

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Gregory Hartman
 Debtor

Case No. 18-15366-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db
 14180759 +Gregory Hartman, 5608 Spruce Mill Drive, Yardley, PA 19067-7288
 14180760 +A-1 Collections Service, 2297 State Highway 33, Suite 906, Hamilton Square, NJ 08690-1717
 +Advanced General Surgical Associates, 1205 Langhorne Newtown Rd, Ste 307,
 Langhorne, PA 19047-1222
 14180761 Amcol Systems Inc, P.O.Box 21625, Columbia, SC 29221-1625
 14180762 American Express National Bank, P.O.Box 981535, El Paso, TX 79998-1535
 14180766 +Commercial Acceptance Compnay, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
 14180767 +Department of Housing and Urban Developm, Attn: Single Family Notes Branch,
 451 Seventh Street SW, Washington, DC 20410-0002
 14180768 Diagnostic Imaging Inc. Healthcare, 3625 Quakerbridge Road, Hamilton, NJ 08619-1268
 14180771 +Jefferson Health - Thomas Jefferson Hosp, Attn: Patient Billing,
 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
 14180772 +Jefferson Health - Torresdale Hospital, Attn: Patient Billing, 10800 Knights Road,
 Philadelphia, PA 19114-4200
 14180774 Levittown - Fairless Hills Resque Squad, Billing Office, P.O.Box 726,
 New Cumberland, PA 17070-0726
 14180775 +Medical Data Systems, 2120 15th Ave, Vero Beach, FL 32960-3436
 14180777 PNC Bank, P.O.Box 1820, Dayton, OH 45401-1820
 14180778 +Rosenman & Leventhal PC, 385 Oxford Valley Road, Suite 312, Morrisville, PA 19067-7704
 14180779 Santander Bank NA, Mail Code: 10-421-CN2, P.O.Box 12646, Reading, PA 19612-2646
 14180781 St. Mary Medical Center, Payment Processing, 10604 Justin Drive,
 Des Moines, IA 50322-3755
 14180782 University of Penn Health System, c/o Penn Credit, P.O.Box 988, Harrisburg, PA 17108-0988
 14180783 +Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156
 14180784 +Zwicker & Associates, P.C., 3220 Tillman Drive, Bensalem, PA 19020-2028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Dec 22 2018 08:43:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Dec 22 2018 03:52:14 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 22 2018 03:51:18
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 22 2018 03:52:08 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14219260 EDI: BECKLEE.COM Dec 22 2018 08:43:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14180763 +EDI: CHASE.COM Dec 22 2018 08:43:00 Chase, P.O.Box 15298, Wilmington, DE 19850-5298
 14180769 EDI: IRS.COM Dec 22 2018 08:43:00 Internal Revenue Service, P.O.Box 21126,
 Philadelphia, PA 19114
 14180780 EDI: DRIV.COM Dec 22 2018 08:43:00 Santander Consumer USA, Attn: Bankruptcy Dept.,
 P.O.Box 560284, Dallas, TX 75356-0284

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14180764* +Chase, P.O.Box 15298, Wilmington, DE 19850-5298
 14180765* +Chase, P.O.Box 15298, Wilmington, DE 19850-5298
 14180770* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, P.O.Box 21126, Philadelphia, PA 19114)
 14180773* +Jefferson Health - Torresdale Hospital, Attn: Patient Billing, 10800 Knights Road,
 Philadelphia, PA 19114-4200
 14180776* +Medical Data Systems, 2120 15th Ave, Vero Beach, FL 32960-3436

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2018 at the address(es) listed below:

JEFFREY C. MCCULLOUGH on behalf of Debtor Gregory Hartman jeffmccullough@bondmccullough.com,
mbehlacher@bondmccullough.com

KEVIN G. MCDONALD on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Gregory Hartman	Social Security number or ITIN	xxx-xx-8678
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-15366-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gregory Hartman

12/20/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.